

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: TODD A CUSTER
VICKI L CUSTER

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Case No.: 09-07663

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/06/2009.
- 2) This case was confirmed on 05/07/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/07/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/15/2010.
- 6) Number of months from filing to the last payment: 13
- 7) Number of months case was pending: 15
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 62,457.70
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 8,597.00
Less amount refunded to debtor	\$ 867.00
NET RECEIPTS	\$ 7,730.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,250.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 538.76
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 2,788.76**

Attorney fees paid and disclosed by debtor **\$ 1,250.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WASHINGTON MUTUAL HO	OTHER	NA	NA	NA	.00	.00
WASHINGTON MUTUAL	SECURED	318,560.00	316,676.01	.00	.00	.00
WASHINGTON MUTUAL	SECURED	42,324.00	.00	.00	.00	.00
BANK OF AMERICA	SECURED	7,213.00	6,134.15	6,134.15	2,467.19	124.25
ILLINOIS DEPT OF REV	PRIORITY	800.00	633.00	633.00	80.90	.00
IRS	OTHER	.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	15,290.00	15,404.36	15,404.36	1,968.90	.00
FIFTH THIRD BANK	UNSECURED	1,692.00	1,802.24	1,802.24	.00	.00
AMERICAN EXPRESS	UNSECURED	10,445.00	10,445.26	10,445.26	.00	.00
AMERICAN EXPRESS	UNSECURED	620.00	620.51	620.51	.00	.00
AMERICASH LOANS LLC	UNSECURED	300.00	NA	NA	.00	.00
BANK OF AMERICA NA	UNSECURED	11,125.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,268.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	6,284.00	6,646.31	6,646.31	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	4,833.00	5,027.19	5,027.19	.00	.00
PRA RECEIVABLES MANA	UNSECURED	15,039.00	15,453.20	15,453.20	.00	.00
PRA RECEIVABLES MANA	UNSECURED	4,383.00	4,383.71	4,383.71	.00	.00
CITIBANK	UNSECURED	27,328.00	.00	.00	.00	.00
CITIBANK	UNSECURED	6,480.00	.00	.00	.00	.00
CITICORP CREDIT SERV	UNSECURED	431.00	NA	NA	.00	.00
CREDIT FIRST	UNSECURED	1,169.00	1,169.96	1,169.96	.00	.00
DISCOVER FINANCIAL S	UNSECURED	8,393.00	8,293.90	8,293.90	.00	.00
DISCOVER FINANCIAL S	UNSECURED	2,925.00	2,925.12	2,925.12	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
EXXON MOBLE CITI	UNSECURED	3,053.00	NA	NA	.00	.00
FIFTH THIRD BANK	UNSECURED	1,692.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	815.00	832.48	832.48	.00	.00
PRA RECEIVABLES MANA	UNSECURED	1,581.00	1,655.90	1,655.90	.00	.00
ISAC	OTHER	.00	NA	NA	.00	.00
DISCOVER	OTHER	.00	NA	NA	.00	.00
NORTHWEST COMMUNITY	UNSECURED	329.00	NA	NA	.00	.00
SPLASH CARD	UNSECURED	611.00	NA	NA	.00	.00
WASHINGTON MUTUAL	SECURED	NA	2,736.54	.00	.00	.00
WASHINGTON MUTUAL	SECURED	NA	.00	300.00	300.00	.00
WELLS FARGO FINANCIA	SECURED	NA	720.16	.00	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	11,382.31	11,382.31	.00	.00
JP MORGAN CHASE BANK	OTHER	NA	NA	NA	.00	.00
JPMORGAN CHASE BANK	UNSECURED	NA	42,743.24	42,743.24	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	6,134.15	2,467.19	124.25
All Other Secured	<u>300.00</u>	<u>300.00</u>	<u>.00</u>
TOTAL SECURED:	6,434.15	2,767.19	124.25
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>16,037.36</u>	<u>2,049.80</u>	<u>.00</u>
TOTAL PRIORITY:	16,037.36	2,049.80	.00
GENERAL UNSECURED PAYMENTS:	113,381.33	.00	.00

Disbursements:

Expenses of Administration	\$ 2,788.76	
Disbursements to Creditors	\$ 4,941.24	
TOTAL DISBURSEMENTS:		\$ 7,730.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/25/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.